

Private and Confidential

Mr N Alberry
10 Winchester Way
Scawsby
Doncaster
South Yorkshire
DN5 8LW

23 January 2018

Subject: Britvic Pension Plan

Dear Mr Alberry

Having sought advice from their own legal advisers, the Trustees require clarification on some additional points before considering your proposed transfer of benefits.

The documentation provided includes confirmation that you have received financial advice from Steve Wilding at The Complete Financial Player. Unfortunately, neither Mr Wilding nor The Complete Financial Player are noted on the UK's Financial Conduct Authority register as having permission to provide advice on pension transfers under Article 53E of the Financial Services and Markets Act 2000 (Regulated Activities) Order.

This means that the advice provided to you does not appear to satisfy the legal requirements in respect of such advice and as a result, the Trustees cannot make the transfer until compliant financial advice is received. If you still wish to proceed with a transfer of benefits from the Britvic Pension Plan to the receiving scheme, you will need to seek further independent financial advice.

In addition, the Trustees require evidence of earnings. A letter has been received from GG Decorators Yorkshire Ltd confirming that you are an employee but the Trustees would usually expect to see payslips or a P60 in respect of this point. You should note that the Trustees do not need to see evidence of earnings specifically in respect of your employment with the sponsor but rather confirmation that you are indeed an 'earner' in any capacity.

We have referred the remaining points requiring clarification to Pension Practitioner.

As stated in previous correspondence, it is the responsibility of the Trustees to ensure that they act accordingly on your behalf and as such, they need to be confident that a transfer of benefits will not be detrimental to you and your future pension entitlement.